

<i>SERFF Tracking Number:</i>	<i>FDLS-125763655</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fidelity National Title Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>FNTIC-AR-F-08-04</i>		
<i>TOI:</i>	<i>34.0 Title</i>	<i>Sub-TOI:</i>	<i>34.0000 Title</i>
<i>Product Name:</i>	<i>Short Form Residential Combination Policy</i>		
<i>Project Name/Number:</i>	<i>Short Form Residential Combination Policy/FNTIC-AR-F-08-04</i>		

Filing at a Glance

Company: Fidelity National Title Insurance Company

Product Name: Short Form Residential Combination Policy SERFF Tr Num: FDLS-125763655 State: Arkansas

TOI: 34.0 Title SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 34.0000 Title Co Tr Num: FNTIC-AR-F-08-04 State Status: Fees verified and received

Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Sarah Harper

Authors: Christine Harding, David

Maruca, Johnna Ryan

Date Submitted: 08/12/2008

Disposition Date: 08/14/2008

Effective Date Requested (New): 09/11/2008

Disposition Status: Approved

Effective Date Requested (Renewal):

Effective Date (New): 08/14/2008

Effective Date (Renewal): 08/14/2008

State Filing Description:

General Information

Project Name: Short Form Residential Combination Policy

Project Number: FNTIC-AR-F-08-04

Reference Organization:

Reference Title:

Filing Status Changed: 08/14/2008

State Status Changed: 08/14/2008

Corresponding Filing Tracking Number:

Filing Description:

Fidelity National Title Insurance Company (herein referred to as "the Company"), hereby submits a form filing for your review and consideration.

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

The policy being filed herein is a Short Form Residential Combination One-To-Four Family Owners and Loan Title Policy 27-262-08-04. Essentially, this policy combines the provisions of the ALTA Homeowners Policy of Title Insurance

<i>SERFF Tracking Number:</i>	<i>FDLS-125763655</i>	<i>State:</i>	<i>Arkansas</i>
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(1/1/08) and the provisions of the ALTA Expanded Coverage Residential Loan Policy (1/1/08), which contain all coverages afforded by the ALTA 2006 policy forms plus additional insuring provisions. Furthermore, the policy is designed so that certain ALTA endorsement forms are included by checking appropriate boxes. Schedule B of this policy must be attached thereto and is incorporated therein by reference. An Addendum may be included which can be used to set forth additional exceptions or to limit the affirmative assurances, if indicated on Schedule A.

The Company respectfully requests an effective date of September 11, 2008.

Company and Contact

Filing Contact Information

Johnna Ryan, Vice President	johnna.ryan@fnf.com
601 Riverside Avenue	(904) 854-8845 [Phone]
Jacksonville, FL 32204	(904) 357-1040[FAX]

Filing Company Information

Fidelity National Title Insurance Company	CoCode: 51586	State of Domicile: California
601 Riverside Avenue	Group Code: -99	Company Type: Title Insurer
11th Floor		
Jacksonville, FL 32204	Group Name:	State ID Number:
(888) 934-3354 ext. [Phone]	FEIN Number: 86-0417131	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 PER SUBMISSION
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity National Title Insurance Company	\$50.00	08/12/2008	21896134

SERFF Tracking Number:	FDLS-125763655	State:	Arkansas
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TOI:	34.0 Title	Sub-TOI:	34.0000 Title
Product Name:	Short Form Residential Combination Policy		
Project Name/Number:	Short Form Residential Combination Policy/FNTIC-AR-F-08-04		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Sarah Harper	08/14/2008	08/14/2008

<i>SERFF Tracking Number:</i>	<i>FDLS-125763655</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>34.0 Title</i>	<i>Sub-TOI:</i>	<i>34.0000 Title</i>
<i>Product Name:</i>	<i>Short Form Residential Combination Policy</i>		
<i>Project Name/Number:</i>	<i>Short Form Residential Combination Policy/FNTIC-AR-F-08-04</i>		

Disposition

Disposition Date: 08/14/2008

Effective Date (New): 08/14/2008

Effective Date (Renewal): 08/14/2008

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	FDLS-125763655	State:	Arkansas
Filing Company:	Fidelity National Title Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	FNTIC-AR-F-08-04		
TOI:	34.0 Title	Sub-TOI:	34.0000 Title
Product Name:	Short Form Residential Combination Policy		
Project Name/Number:	Short Form Residential Combination Policy/FNTIC-AR-F-08-04		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Short Form Residential Combination Policy w/ Schedules A, B & Addendum	Approved	Yes

SERFF Tracking Number:	FDLS-125763655	State:	Arkansas
Filing Company:	Fidelity National Title Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	FNTIC-AR-F-08-04		
TOI:	34.0 Title	Sub-TOI:	34.0000 Title
Product Name:	Short Form Residential Combination Policy		
Project Name/Number:	Short Form Residential Combination Policy/FNTIC-AR-F-08-04		

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Short Form Residential Combination Policy w/ Schedules A, B & Addendum	27-262-08-04	N/A	Policy/CoveNew rage Form			Short Form Residential Combo 27-262-08-04.pdf



**SHORT FORM RESIDENTIAL COMBINATION ONE-TO-FOUR FAMILY
SCHEDULE A FOR OWNER'S AND LOAN TITLE POLICIES
ISSUED BY
FIDELITY NATIONAL TITLE INSURANCE COMPANY**

This Schedule is for use only with enhanced ALTA policy forms
(ALTA Homeowner's Policy of Title Insurance (1/1/08) and ALTA Expanded Coverage Residential Loan Policy (1/1/08))
which contain all coverages afforded by the ALTA 2006 policy forms, plus additional insuring provisions.

LOAN NUMBER _____
OWNER'S POLICY NUMBER _____
LOAN POLICY NUMBER _____

AGENT'S FILE NUMBER _____
OWNER'S POLICY AMOUNT \$ _____
LOAN POLICY AMOUNT \$ _____

Note: Coverage for a Lender, Owner, or both, shall be afforded ONLY when
the appropriate Enhanced Policy Number and Policy Liability Amount are completed.
Absence of a completed Policy Number and Liability Amount indicates No Coverage is afforded.

DATE OF EACH POLICY: _____
The latter of: Date of Disbursement, the Date of Recording of the Deed (for Owner's Policy coverage) or the Date of
Recording of the Loan Instrument (for Loan Policy coverage), into the Owner or Lender identified below.

NAME OF OWNER: _____

NAME OF LENDER: _____

PROPERTY IDENTIFICATION: for Owner's Policy coverage, that property which is described in the deed to the Owner named above; for
Loan Policy coverage, that property which is described in the Loan instrument from the Owner to the Lender, and identified by street
address:

() OWNER'S POLICY ADDENDUM ATTACHED

() LOAN POLICY ADDENDUM ATTACHED

Owner's interest in the described property is Fee Simple.

OWNER'S DEDUCTIBLES/MAXIMUM LIABILITY AMOUNTS: Each of the following coverages is subject to the lesser of the deductible of
1% of Owner's Policy Amount or the Deductibles listed below for each of those Covered Risks, and also, are subject to the following Maximum
Liability Amounts as listed for each Covered Risk:

Covered Risk 16 (Subdivision Law Violation) \$2,500 Deductible -Maximum Liability Amount \$10,000

Covered Risk 18 (Building Permit) \$5,000 Deductible -Maximum Liability Amount \$25,000

Covered Risk 19 (Zoning) \$5,000 Deductible -Maximum Liability Amount \$25,000

Covered Risk 21 (Encroachment of wall or fence) \$2,500 Deductible -Maximum Liability Amount \$5,000

This policy shall not be valid until countersigned by a duly authorized signatory. Schedule B of the Short Form Residential
Combination One-To-Four Family for owners and loan title policies must be attached hereto and is incorporated herein by
reference, with addendum, if any, as indicated above.

Fidelity National Title Insurance Company

Countersigned: _____
Authorized Signature

SHORT FORM RESIDENTIAL COMBINATION ONE-TO FOUR FAMILY

SCHEDULE B

EXCEPTIONS FROM COVERAGE AND AFFIRMATIVE ASSURANCES

This schedule is for use only with enhanced ALTA policy forms (ALTA Homeowner's Policy of Title Insurance (1/1/08) and ALTA Expanded Coverage Residential Loan Policy (1/1/08)), which contain all coverages afforded by the ALTA 2006 policy forms plus additional insuring provisions.

Except to the extent of the affirmative coverages as set forth in the applicable policy insuring provisions, this policy does not insure against loss or damage (and the Company will not pay costs, attorney's fees or expenses) which arise by reason of:

1. Those taxes and special assessments that become due or payable subsequent to Date of Policy.
2. Covenants, conditions and restrictions, if any, appearing in the public records. This policy insures that the same have not been violated, except that such affirmative assurance does not extend to covenants, conditions and restrictions relating to environmental protection unless a notice of a violation thereof has been recorded or filed in the public records and is not referenced in an addendum attached hereto. Further, this policy insures that any future violation of any covenants, conditions and restrictions appearing in the public records, including any relating to environmental protection, will not result in a forfeiture or reversion of title and, for the loan policy, that there are no provisions therein under which the lien of the insured mortgage can be extinguished, subordinated or impaired.
3. Any easements or servitudes appearing in the public records. As to any loan policy issued herein the lender is insured that none of the improvements encroach upon the easements and that any use of the easements for the purposes granted or reserved will not interfere with or damage the improvements, including lawns, shrubbery and trees.
4. Any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records. This policy insures that the use of the land for residential one-to-four family dwelling purposes is not and will not be, affected or impaired by reason of any lease, grant, exception or reservation of mineral rights appearing in the public records and this policy insures against damage to existing improvements, including lawns, shrubbery and trees, resulting from the future exercise of any right to use the surface of the land for the extraction or development of the minerals or mineral rights so leased, granted, excepted or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.
5. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete survey of the Land. The term "encroachment" includes encroachments of existing improvements located on the Land onto adjoining land, and encroachments onto the Land of existing improvements located on adjoining land. This exception does not limit the coverage described in Covered Risks 21, 22, 23 or 24 of the ALTA Homeowner's Policy of Title Insurance (1/1/08) or Covered Risk 2(c) of the ALTA Expanded Coverage Residential Loan Policy (1/1/08).



FIDELITY NATIONAL TITLE
INSURANCE COMPANY

**ADDENDUM TO SCHEDULE B OF SHORT FORM RESIDENTIAL
COMBINATION ONE-TO-FOUR FAMILY**

FOR OWNER'S POLICY NUMBER

And

FOR LOAN POLICY NUMBER

<i>SERFF Tracking Number:</i>	<i>FDLS-125763655</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>FNTIC-AR-F-08-04</i>		
<i>TOI:</i>	<i>34.0 Title</i>	<i>Sub-TOI:</i>	<i>34.0000 Title</i>
<i>Product Name:</i>	<i>Short Form Residential Combination Policy</i>		
<i>Project Name/Number:</i>	<i>Short Form Residential Combination Policy/FNTIC-AR-F-08-04</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	FDLS-125763655	State:	Arkansas
Filing Company:	Fidelity National Title Insurance Company	State Tracking Number:	EFT \$50
Company Tracking Number:	FNTIC-AR-F-08-04		
TOI:	34.0 Title	Sub-TOI:	34.0000 Title
Product Name:	Short Form Residential Combination Policy		
Project Name/Number:	Short Form Residential Combination Policy/FNTIC-AR-F-08-04		

Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Approved	08/14/2008

Comments:

Attached hereto for your review is the NAIC P&C Transmittal Document and Form Filing Schedule.

Attachments:

FNTIC-AR-F-08-04 NAIC P&C Transmittal Document.pdf

FNTIC-AR-F-08-04 Form Filing Schedule.pdf

Property & Casualty Transmittal Document (Revised 1/1/06)

1. Reserved for Insurance Dept. Use Only	
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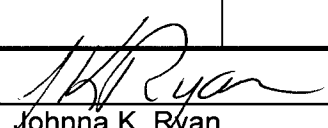
2. Insurance Department Use only	
a. Date the filing is received:	
b. Analyst:	
c. Disposition:	
d. Date of disposition of the filing:	
e. Effective date of filing:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

3.	Group Name	Group NAIC #

4.	Company Name(s)	Domicile	NAIC #	FEIN #
	Fidelity National Title Insurance Company	CA	51586	86-0417131

5. Company Tracking Number	FNTIC-AR-F-08-04
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Johnna K. Ryan 601 Riverside Ave. 11 th Floor Jacksonville, FL 32204	Assistant Vice President	888-934-3354 ext.8845	904-357-1040	Johnna.Ryan@fnf.com
7.	Signature of authorized filer 				
8.	Please print name of authorized filer Johnna K. Ryan				

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	34.0 Title
10.	Sub-Type of Insurance (Sub-TOI)	34.0000 Title
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	Commercial
12.	Company Program Title (Marketing title)	Title Insurance
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: September 11, 2008 Renewal:
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	n/a
17.	Reference Organization # & Title	n/a
18.	Company's Date of Filing	August 12, 2008
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	FNTIC-AR-F-08-04
21.	Filing Description [This area should be similar to the body of a cover letter and is free-form text]	

Fidelity National Title Insurance Company (herein referred to as "the Company"), hereby submits a form filing for your review and consideration.

The policy being filed herein is a Short Form Residential Combination One-To-Four Family Owners and Loan Title Policy 27-262-08-04. Essentially, this policy combines the provisions of the ALTA Homeowners Policy of Title Insurance (1/1/08) and the provisions of the ALTA Expanded Coverage Residential Loan Policy (1/1/08), which contain all coverages afforded by the ALTA 2006 policy forms plus additional insuring provisions. Furthermore, the policy is designed so that certain ALTA endorsement forms are included by checking appropriate boxes. Schedule B of this policy must be attached thereto and is incorporated therein by reference. An Addendum may be included which can be used to set forth additional exceptions or to limit the affirmative assurances, if indicated on Schedule A.

The Company respectfully requests an effective date of September 11, 2008.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
Check #: N/A Filing Fee transmitted via EFT Amount: \$50.00	
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.	

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC TD-1 pg 2 of 2

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)

(Do **not** refer to the body of the filing for the forms listing.)

1.	This filing transmittal is part of Company Tracking #	FNTIC-AR-F-08-04, Eff. Sept. 11, 2008			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Short Form Residential Combination Schedule A	27-262-08-04	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
02			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
03			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
04			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
05			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
06			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
07			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
08			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
09			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
10			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

PC FFS-1